



SPRING 1995

The Marketing Professional Development Program wants **YOU**...



...to acquire improved time management and business writing skills!

All you have to do is "Soar with the Phoenix"! There's still plenty of time to complete two of the courses listed below by the March 31 deadline. If you are one of the first two persons in your region to complete two courses, you'll win a \$50 gift certificate.

PHOENIX: BCBSF's On-Line Computer-Based Training Courses

Six New Self-Study Course Offerings

- ❖ Managing Time & Meetings
- ❖ Time Management
- ❖ Letters, Memos, Reports - The Five C's of Business Writing
- ❖ Letters, Memos, Reports - Persuasive Letters
- ❖ Business Writing - Commonly Confused Words
- ❖ Business Writing - Words: Accuracy, Economy, Strength, Appropriateness

Congratulations

to the following winners for their prize of a \$50 gift certificate, and especially for the enhanced business skills they've gained from their two Phoenix courses!

Northeast Region:

Sandy Dozier, Tara Young

Northwest Region:

Trish Lee

West Coast Region:

Wendy Bowman

Southern Region:

Christine Bibey

Joe Miller's Top Ten Reasons For Taking a PHOENIX Course:

1. You get to spend some time in the office, and out of traffic jams.
2. It forces you to use your computer.
3. If lots of people take the courses, the numbers look good on his monthly report.
4. You can't complain that the leader is boring. (It's YOU!)
5. No one has to come to Jacksonville to take it.
6. He doesn't have to pay for bagels, cokes, cookies, etc. when you take a morning or afternoon break.
7. If your brain gets full, you can stop.
8. You can't say "My dog ate my homework".
9. You don't have to pay for it and submit an expense report to get you money back.
10. You could receive a \$50 gift certificate.

How Well Are You Communicating?

We live in a world of almost instant communication - mobile telephones, fax machines, voice mail. Every time you contact your customer, by whatever means, you are communicating the features, advantages and benefits of our products and services to your customers. You are also "selling" your ideas and yourself.

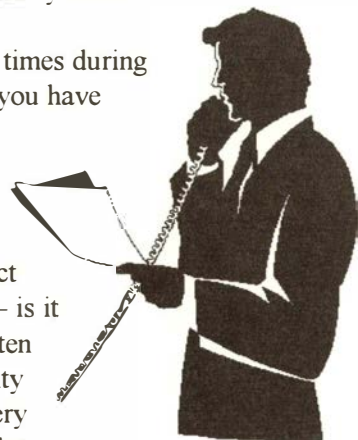
How many times during the day do you have some kind of contact with your enrolled and prospect accounts — is it five times, ten times, twenty times? Every time we talk to a

customer, fax them information, or mail them a letter we are communicating, particularly when you are persuading them to buy or renew one of our products or when you are persuading them to "buy" our solution to their service issue.

Communication is an art, not a science, but you can use specific skills and abilities to become a better communicator. Good communications skills are essential to your success. There are a number of ways you can improve your communication skills:

☐ **PRACTICE, PRACTICE, PRACTICE**

Many people think that the only time they are giving a presentation (one form of communication) is when they are giving a speech. Every time you pick up the phone, you're giving a presentation.



☐ **ASK SMART QUESTIONS**

Before you fax that letter or make that phone call, think about what information you need so you can ask the right questions.

☐ **NEVER BE BORING**

Use humor through stories and anecdotes (not jokes) to capture your audience's attention.

☐ **WIIFM**

Most people will listen when they gain something, so don't forget to tell your audience "What's In It For Me."

☐ **BE PROFESSIONAL**

Remember, in the eyes of the customer, YOU are Blue Cross and Blue Shield of Florida. Let your pride as an employee be reflected in all of your contacts with our customers, whether they are in person, on the telephone or written. ■

Alicia Reddy is a new Major Account Field Service Rep in the 100-749 market. She began her career with BCBSF as an Executive Secretary in the Medical Department and Regional Vice President's Office, while pursuing a BS degree in Business Administration. Using her specialty in Marketing, she worked as a Customer Service Associate and Field Group Specialist before assuming her current position. She and her husband, Tom, have a 4-year-old son, Jason. Besides watching the latest movies on video, Alicia also enjoys swimming, tennis and bowling. ■

Recent Graduates of the New Hire Program...Up Close and Personal!

From the West Coast Region...

Alan Nogueras, Account Rep, brings 5 years of experience dealing directly with our customers in the Customer Service Department and as a Personal Service Rep in the Finance Department. Alan enjoys spending his free time with his wife, Staci and son, Zachary. His other interests include volleyball, landscaping and jet-skiing.

From the Southern Region...

Estrella Finazzo has been with BCBSF since 1992 in the Customer Service and Operations Departments, and is now a Major Account Field Service Rep servicing 100-749 groups. Previously, she was employed by First Union Bank of Florida. She and her husband, John, enjoy going to the theater, movies and comedy clubs. Estrella's background includes growing up in the Republic of Panama, which may be why she enjoys traveling to faraway places.

Patty Harden is a Marketing Rep in Broward County, bringing her experience as Senior Marketing Rep for Provider Automated Services, and as a Provider Contractor in Palm Beach County. Patty is single, and enjoys staying active in her free time by scuba diving, snow skiing, working out and roller blading.

FISHING FOR PROSPECTS

or

“How YOU Can ‘Reel In’ More Customers”

Most salespeople would agree that a motivated prospect is an ideal candidate for a sale. It makes sense then, that to get the most from your sales efforts you'll want to target motivated prospects. Selling to these potential customers will greatly reduce any resistance you might encounter and eliminates time, energy and money wasted going after prospects who are “lukewarm” to “cool.”

To make sure the prospects you approach are motivated to buy, follow the four guidelines below:

1. IDENTIFY THE CUSTOMER

Know who you would like to “catch.” This can be a complex process and often requires extensive research. Develop profiles of customers whose needs correspond with the products and services offered by our company. Our BeneFact database is the perfect place to begin identifying company types and knowing exactly who BCBSF wants to influence.

2. UNDERSTAND THE CUSTOMER

Make sure you are “fishing” with the right “bait.”

Don't assume you know your customer's primary concerns. They may be quite different from the ones you have in mind. Thoroughly qualify your prospect's “hot buttons” and target your contacts accordingly.

3. PULL THE CUSTOMERS TO YOU

Use customer interests as “hooks.” Always present your company as a valuable, unequalled resource. Let your customers know you understand their business, the issues they face and the strategies that will make them more successful. Keep in contact with them by relaying topics or information of interest.

Be there when the customer needs you. Respond immediately to your hot prospect's requests.

4. LONG-TERM “FISHING”

Expand the effectiveness of your prospecting by identifying and focusing on additional prospect niches beyond the current marketing area and enhancing your existing databases. Be on the lookout for new opportunities to pull customers to your company, product or service. You should always be “fishing.”

This four-step approach reverses the traditional customer/salesperson roles. It puts a company and its salespeople in the position of being in demand, just where they need to be to earn the customer's business.

We've all heard the popular phrase that “nothing happens until somebody sells something.” Today, however, a different concept is at the heart of selling: “Nothing happens until someone wants to buy something.” Know who that someone is. Once you do, you're in business. ■

Annual Marketing Meetings



Annual Awards Banquet

April 7, 1995

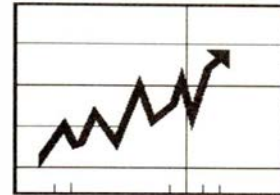
Don Cesar Hotel
St. Petersburg Beach

President's Council April 21-24, 1995



The Reach Hotel
Key West

Sales & Marketing Conference October 11-13, 1995



Location
To Be Announced

Marketing Education & Development 1995 Seminar Schedule

Second Quarter 1995

April 17	New Hire Regional Training Begins*
May 1-5	Product Seminar
May 22-26	Sales Administration Seminar
June 5-9	Professional Benefits Consulting Seminar

Third Quarter 1995

July 10	New Hire Regional Training Begins*
July 24-28	Product Seminar
August 14-18	Sales Administration Seminar
August 28-	Professional Benefits
September 1	Consulting Seminar

** All participating trainees must be employed by BCBSF on this date*

This is a quarterly newsletter from the Marketing Education and Development Department of Blue Cross and Blue Shield of Florida.

Its purpose is to inform, update and inspire the BCBSF marketing staff.

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Amy Larkin (x5342) and Lani Love (x5340)

Newsletter Consultant: Jane Kapur

Coming Next Issue:

Getting The "Scoop" On Our Competition:

Do you know how to position our products when selling against the competition? Do you know where to find all the available resources that can help you learn about your competitors? "Selling Against The Competition" may be coming soon to your region. More information will be provided in our next issue.

Managing Yourself:

Where does the time go? Why don't I get more accomplished? What can I do to improve my workday, and spend more time selling? You'll get some answers to these questions.